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comprises mailing the units of cents-off coupons to the names and addresses of consumers on said initial list.

21. The system as defined in claim 16, which further comprises the step of providing an incentive to the receiving consumer to physically associate said at least one consumer activated encoding device received by said consumer with a redeemable cents-off coupon.

22. The system as defined in claim 16, wherein the step of providing an incentive to the receiving consumer comprises indicating on said consumer activated encoding device a value multiplier of the redeemable cents-off coupon when the consumer activated encoding device is physically associated with a redeemable cents-off coupon.

23. The system as defined in claim 16, wherein the step of preparing an initial list of names and addresses of consumers who are the most likely heaviest product purchasers who are regular cents-off coupon users comprises:

(a) geo-demographically analyzing the U.S. population utilizing U.S. Census data in order to segment all U.S. neighborhoods into homogeneous categories;

(b) determining by means of an omnibus survey which of said homogeneous categories contain heavy product purchasers who regularly use cents-off coupons;

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(c) correlating a comprehensive geo-coded list of U.S. consumer household names and addresses with the homogeneously categorized neighborhoods to derive consumer names and addresses corresponding to the categorized neighborhoods; and

(d) selecting those categorized neighborhoods which have been determined to include heavy product purchasers who regularly use cents-off coupons to derive a list of names and addresses of consumers who are the most likely heaviest product purchasers who are regular cents-off coupon users.

24. The system as defined in claim 23, which further includes the step of continually updating said prepared initial list of names and addresses by comparing the U.S. Postal Service's annual change-of-address file to said list.

25. The system as defined in claim 23, which further includes the step of purging said initial list of names and addresses of those who do not demographically fit the homogeneous set of the selected categorized neighborhoods by comparing a list of such consumers with the initial list.

26. The system as defined in claim 25, wherein said list of consumers who do not fit the homogeneous set of the selected categorized neighborhoods is a list of retirees.

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